

CLAIMS

1. A modular business transactions platform comprising:
 - a first entity and a second entity in communication with a payment processing system;
 - said payment processing system comprising
 - a database including global information relating to said entities, and
 - an application server for storing at least one modular business object containing specified instructions to govern financial transactions between said entities based on said global information,
 - wherein said application server permits replacement of said business object with another modular business object containing other specified instructions using the same said global information.
2. A modular business transactions platform comprising:
 - a first entity and a second entity in communication with a payment processing system;
 - said payment processing system comprising
 - a database including global information relating to said entities, and
 - an application server for storing at least one modular business object containing specified instructions to modify said global information,
 - wherein said application server permits replacement of said business object with another modular business object containing other specified instructions for modifying the same said global information.

1 execution in standard query language format, based on said extensible markup language
2 formatted messages received from said selected business object.

3 10. A modular business transactions platform as claimed in claim 9, wherein said
4 database interface is further configured to receive from said database responses to said
5 standard query language formatted calls.

6 11. A modular business transactions platform as claimed in claim 10, wherein said
7 database interface is further configured to structure and generate messages to said
8 selected business object in an extensible markup language format, based on said database
9 responses.

10 12. A modular business transactions platform as claimed in claim 1, wherein said
11 payment processing system is further operable to translate said financial data received
12 from said second entity prior to storage on said database.

13 13. A modular business transactions platform as claimed in claim 1, wherein said
14 business object is selected from the group consisting of: an object for reviewing said
15 financial data, an object for making adjustments to said financial data, and an object for
16 performing financial transactions based on said financial data.

17 14. A modular business transactions platform as claimed in claim 1, wherein said
18 payment processing system is capable of connection to a network, and wherein said first
19 and second entities comprise hardware and software for connecting to said payment
20 processing system via said network.

21 15. A modular business transactions platform as claimed in claim 5, wherein said
22 business service provider system comprises hardware and software for connecting to said
23 payment processing system via a network.

17. A modular business transactions platform as claimed in claim 16, wherein said payment processing system is further operable to perform an action via said network selected from the group consisting of: transmitting to said first entity said financial data, adjudicating said financial data, allowing said first entity to pay said second entity, and one or more of the foregoing actions in combination.

18. A modular business transactions platform as claimed in claim 15, wherein said network is selected from the group consisting of: local area network, wide area network, internet, intranet, extranet, a TCP/IP-based network, a wireless network, an e-mail based network of e-mail transmitters and receivers, a modem-based telephonic network, and an interactive telephonic network accessible to users by telephone.

16 19. A modular business transactions platform as claimed in claim 14, wherein said
17 payment processing system further comprises computer-readable memory adapted for
18 receiving and storing data and commands from said entities via said network.

19 20. A modular business transactions platform as claimed in claim 1, wherein said
20 payment processing system further comprises a security mechanism for restricting
21 unauthorized access.

- 1 21. A modular business transactions platform as claimed in claim 20, wherein said
2 security mechanism is selected from the group consisting of: a digital signature, a PIN
3 number, a password, a master key, and one or more of the foregoing in combination.
- 4 22. A modular business transactions platform as claimed in claim 1, further
5 comprising at least one firewall.
- 6 23. A modular business transactions platform as claimed in claim 1, further
7 comprising a backup mechanism adapted to store a mirror copy of said data stored on
8 said database and permitting access to said mirror copy of said data in the event said
9 original data is corrupt or unavailable.
- 10 24. A modular business transactions platform as claimed in claim 7, wherein said
11 second entity is adapted to access said payment processing system via a web browser.
- 12 25. A modular business transactions platform as claimed in claim 7, wherein said first
13 entity is adapted to access said payment processing system via a web browser.
- 14 26. A modular business transactions platform as claimed in claim 5, wherein said
15 business service provider system is adapted to access said payment processing system via
16 a web browser.
- 17 27. A modular business transactions platform as claimed in claim 1, wherein said
18 financial data comprises non-invoice data.
- 19 28. A modular business transactions platform as claimed in claim 1, further
20 comprising access control comprising a list of users, and a user identification and
21 password for each user.

1 29. A modular business transactions platform as claimed in claim 28, wherein said
2 access control is operable to govern whether a user is permitted to access each said
3 business object.

4 30. A modular business transactions platform as claimed in claim 1, further
5 comprising a business function selection object, said object residing on said application
6 server.

7 31. A modular business transactions platform as claimed in claim 1, further
8 comprising a financial data loader adapted to perform said receipt of said financial data
9 and said storage of said financial data on said database.

10 32. A modular business transactions platform as claimed in claim 1, wherein said
11 second entity is adapted to access said payment processing system via a non-browser
12 XML-enabled application.

13 33. A modular business transactions platform as claimed in claim 1, wherein said first
14 entity is adapted to access said payment processing system via a non-browser XML-
15 enabled application.

16 34. A modular business transactions platform as claimed in claim 5, wherein said
17 business service provider system is adapted to access said payment processing system via
18 a non-browser XML-enabled application.

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